



Fine Art & Collectibles

Dealers

Our Fine Art & Collectibles program provides customized insurance products specifically catered to cover the unique needs of a dealer's stock in trade.

As your risk mitigation partner, our specialists utilize deep understanding of both underwriting and claims handling to provide bespoke coverage solutions not only for storefront galleries but also for private dealers working out of non-commercial spaces. In a complex and evolving market, our experts cater coverage to meet the specific risks of dealers in the fine art and collectibles space.

Policy form flexibility

- Non-admitted DUAL proprietary policy forms

Limits available

- Maximum limit of \$100m for primary placements
- Maximum limit of \$100m for excess placements

Key features

- Worldwide coverage with ability to provide solutions for non-named international locations
- Terrorism coverage offered
- Worldwide wall-to-wall coverage for domestic and international fairs and exhibitions
- Comprehensive worldwide transit coverage
- Valuation:
 - Owned property: selling less 20% or cost plus 10%
 - Property on consignment: agreed net selling price plus 10%
- Primary or excess coverage available
- Flood, wildfire and earthquake coverage included for critical and non-critical CAT exposures
- Collection specific adjusters for art, wine and jewelry
- Coverage available for frames, stands, shadow boxes and other such materials utilized for exhibiting property
- Coverage for owned property, property of others on consignment, sold but not delivered and in the ccc of the insured
- Coverage for art reference library
- Coverage for furniture fittings and fixtures not of a fine art nature used in connection with the insured business
- Coverage for furniture and fixtures of a fine art nature owned by the insured not for sale
- Coverage for pairs and sets and partial loss provision
- Additional coverage available including defense costs for defective title, damage while at any repairing, restoring and retouching service, automatic acquisitions provision, confiscation coverage, event/art fair cancellation coverage and more
- Minimum premium: \$2,500
- Flexible deductible options



Our appetite

- Fine art galleries
- Private art dealers
- Antique/antiquities dealers
- Dealers of ephemera

Excluded classes

- Jeweler's block
- Fine art packers and shippers
- Rug dealers
- Cash in transit

Get in touch

For more information about our Fine Art program, please contact or send submissions to:

Peter Gosselink

EVP – Fine Art & Collectibles
+1 (845) 598 7155
pgosselink@dualinsurance.com

Helping you do more

marketing@dualinsurance.com
dualinsurance.com

This product is underwritten by DUAL Commercial LLC (California License Number 0E67776), a licensed operating entity of the DUAL North America, Inc. group of companies. Information updated as of February 2025. U0045.